



Family Self-Sufficiency News

Summer 2010

Volume 5, Issue 2

How to Have Free Summer Fun in San Diego

The Beach:

San Diego is home to some of the finest stretches of sand on the West Coast. The sand, surf and sun make for an enticing combination of summer fun that just about everyone finds enjoyable. Did you know that each beach in San Diego has its own unique style and amenities? With just over 30 beaches in the County, there is a wide variety to choose from! Before heading out, plan your trip! More information about specific San Diego beaches can be found at: www.sandiego.org.



Balboa Park:

Twilight in the Park. This free concert series has been delighting visitors at the Park

for 30 years. Programs range from military bands to Latin salsa. Concerts are held on Tuesday, Wednesday and Thursday evenings from 6:15 to 7:15 p.m. They will run until August 26 on the stage of the Spreckels Organ Pavilion. To view a complete calendar of performances, go to:

www.balboapark.org

The San Diego Museum of Art's Screen on the Green returns on July 9 with an assortment of films. Dates are select Friday nights and include: July 9, July 23, August 6 and August 20. Screen on the Green movies begin at 8:00 p.m. on the East lawn and are free to the public. For more information, please visit:

www.TheSanDiegoMuseumofArt.org

Old Town:

Stagecoach Days! Every weekend from July through August, Old Town San Diego is celebrating Stagecoach Days. Don't miss the 4th annual celebration of the West as Old Town comes alive every weekend for children's games, living history, activities, cannon firings and much more!

Quick Announcements



Annual Participant Updates are due!

If you have not yet turned in your FSS Annual Update, please contact either Michelle Richardson at (858) 694-8709 or Julia Hylton at (858) 694-4823 and complete yours today!

FSS Fall 2010 Scholarship

Will you or someone in your household be attending college or university, technical school, or vocational school in the Fall of 2010? The County of San Diego's Department of Housing and Community Development is pleased to announce that scholarship applications for the Fall 2010 semester are now available.

Applications are due no later than August 1, 2010.

For more entry rules, essay guidelines, or general scholarship information, please contact Julia Hylton at (858) 694-4823 or

Julia.Hylton@sdcounty.ca.gov

Summer Graduate

After joining the FSS program and improving her education, our summer graduate started small and climbed the ladder to a full-time management position. Congratulations Juana! We are honored to have had the privilege of working with you, and wish you the best with your future endeavors.

How to Get a Free Credit Report

According to the Federal Trade Commission, annual credit reports are essential to ensure that your information is accurate, and to protect yourself against identity theft. While it may seem excessive to check this information on a yearly basis, the information provided by your credit report can determine eligibility for a loan and impact the rate of interest you are charged. Becoming familiar with your credit report is the first step in credit repair and maintenance.

Did you know that you, as a consumer, are entitled to this information for free? The federal government mandates that every year each of the three consumer credit reporting agencies must provide you with a free credit report upon request.

To obtain a copy of each report, mail a

credit report request form or view all three reports online. This information can be accessed at:

www.annualcreditreport.com

When looking at your credit report online be sure to exercise caution. Make sure that the web address is correct before entering any information. While there are many sites that promise free credit reports, AnnualCreditReport.Com is the only credit reporting website that was created by the three national credit reporting companies and is recommended by the government. For more information about AnnualCreditReport.Com, obtaining copies of a credit report and credit tips, visit the Federal Trade Commission's website at:

www.ftc.gov.



How to Apply for Food Stamps

SNAP, Supplemental Nutrition Assistance Program is the new name for the federal food stamp program. The change has been in effect since October 1, 2008. The new food stamp program is intended to promote healthy and nutritional foods for low-income households. The program allows you to apply for benefits by



simply completing a state application form. Once the application form has been approved, a card similar to an ATM or debit card is given to the family to use towards purchasing food. These cards are accepted at most major grocery stores and even some local farmer's markets!

To learn more about SNAP visit the website at :

www.fns.usda.gov/snap/

The SNAP website also provides a prescreening to get an estimate of your eligibility for benefits. The Prescreening website is:

www.snap-step1.usda.gov/fns/

If you are interested in applying for food stamps, contact your local Health and Human Services Agency (HHSA). For information on which HHSA serves your area as well as the other resources they provide, call 211 for toll-free assistance.

According to the County of San Diego's website, the current monthly income limits for San Diego County are:

People in Household	Gross Monthly Income	Net Monthly Income
1	\$1174	\$903
2	\$1579	\$1215
3	\$1984	\$1526
4	\$2389	\$1838
5	\$2794	\$2150
6	\$3200	\$2461
7	\$3605	\$2773

The information in this article can be found at:

http://www.co.san-diego.ca.us/hhsa/programs/ssp/food_stamps

How to use Food Stamps at a Farmer's Market

As summer goes into full swing in San Diego, a staggering amount of fresh Californian produce will hit the shelves of grocery stores and farmer's markets. While food stamps can be used to purchase healthy foods at local supermarkets, four San Diego farmer's markets are taking an initiative to make their fresh and local produce easily accessible to low income families.

According to the San Diego County Farm Bureau, the four farmers markets in San Diego County that currently accept food stamps are in City Heights, Lakeside, San Marcos and Valley



Center. Markets in Carlsbad, Santee and Escondido accept other government assistance programs, such as Women, Infants and Children (WIC).

Under the payment system at the market in City Heights, food stamp participants can simply swipe their ATM-style food stamp card (SNAP) at a booth run by the farmer's market operator to receive tokens that can be used to pay vendors. Vendors then return the tokens to the market operator in exchange for payment.

For more information on Food Stamps and other food assistance programs, call 211 for operator assistance and a comprehensive directory of the services in your area. Information can also be found on 211's website:

www.211sandiego.org



How to Stop Harassing Phone Calls

People who are late making payments on a loan, a credit card or other bills may eventually be contacted by a "debt collector," a third-party hired by the original lender. Dealing with a debt collector can be stressful. Be aware that if you are overdue on a bill and get contacted by a debt collector, the federal Fair Debt Collection Practices Act requires that you be treated fairly and without harassment.

In general, the law prohibits certain unfair and deceptive collection practices. For example, the law prohibits a debt collector from calling you before 8 a.m. and after 9 p.m., unless you agree. The law requires a debt

collector to stop contacting you if you make the request in writing. Also, within 30 days from the initial contact made by a debt collector, you have a right to dispute any of the debt you are told you owe. If you dispute the bill in writing, the debt collector can't contact you again to collect the money until you are provided with proof of the debt, such as a copy of a bill.

If you have a problem with a debt collector, you can report it to your state Attorney General's office (listed in your local phone book or other directories) and the Federal Trade Commission (visit www.ftc.gov or call toll-free 1-877-FTC-HELP, which is 1-877-382-4357).

Note that the Fair Debt Collection

Practices Act covers debt collectors but not banks or others that lend the money initially. However, under federal law governing unfair or deceptive business practices, banks cannot engage in abusive behavior when trying to collect a debt. If you have a question or a concern about your bank's practices, contact its federal or state banking regulator.

You have the right to file a complaint with the regulator if you believe the bank acted improperly or illegally. If you're not sure how to locate that regulator, you can contact the FDIC for guidance.

- This article and other articles like it can be found at: www.fdic.gov

How to make a Summer Casserole

Now that summer is here and the grocery store shelves are bursting with fresh produce of all shapes, sizes and flavors, many of us wonder: "What do I do with this?" If this sounds like you, have no fear. This summer casserole is an easy and inexpensive, one-dish meal that makes use of some of those delicious vegetables that can often be overlooked.

Ingredients:

- 1 yellow onion
- 2 firm tomatoes
- 3-4 summer squash
- 3-4 medium zucchinis
- Olive oil
- One block of cheese (preferably cheddar, but any firm cheese will do).

Instructions:

Preheat the oven to 450° F. Evenly chop all vegetables, keeping them in separate piles. In a glass

casserole dish, begin layering the vegetables starting with the chopped zucchini. Then, add the summer squash. Next, add the onions. Then, add the tomatoes. Pour about 2 to 3 tablespoons of olive oil over the vegetables (vegetable oil can also be

used, if a different flavor is desired). Finally, lay sliced cheese over the top of the casserole. Cook uncovered in the oven for one hour. Allow time to cool, and enjoy!

If you want to add some protein to the meal, breaded chicken tenders make a wonderful addition to this dish.

Simply crush some crackers and place into a bowl. Next, coat chicken tenders in olive oil. Dip them into the bread crumbs and place in a glass pan. Cook in a 450° F oven for 20 minutes.

Cook the casserole for 40 minutes and then added the pan of chicken for the last 20 minutes, so they come out at the same time.

We hope you enjoy this recipe. If you have any money saving tips or recipes that you would like to share, we would love to hear from you! Please contact us at (858) 694-8709 or email the FSS assistant at:

Michelle.Richardson@sdcounty.ca.gov



Summer squash and zucchini at a farmer's market.

Board of Supervisors
Greg Cox, District 1
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Coordinator's Corner: How to Build Your Escrow Account



One of the benefits to FSS participation is the Escrow Account. But what exactly is it and how does it work? In an effort to serve you better, we'd like to take a moment to explain this process, and provide you with information on how to build an account of your own.

The Escrow Account is essentially a savings account. Your Escrow Account will start to grow when your current earned income is higher than both your earned income at the start of your contract and your unearned income. The increase in earned income will cause your rent to go up. The Housing Authority then takes the difference, and places it into an Escrow Account. These deposits will continue on a monthly basis until your income and rent change. If they do change, your Escrow Deposit will be recalculated; this process will continue for the duration of your participation in the FSS program. In short, the key to building your Escrow Account is to

increase your earned income.

At least once a year, the Housing Authority will inform you of the balance in your Escrow Account. In order to receive any funds that have accrued, you must graduate from the program. To do this, you must complete your goals and be off of any kind of cash assistance welfare for the last 12 months of your participation.

If you are nearing the end of your FSS participation and have not built up escrow funds, don't worry! There still may be time to increase your earnings and begin to build an account.

While the concept and rules remain the same, each case is different. Housing Specialists and the FSS team are available to give you more detailed information. If you have any questions about your Escrow Account or the FSS program, please contact us at (858) 694-8709.



Building Better Neighborhoods

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